

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-1(b)

Lynn T. Nolan, Esq. - 039952011
GROSS POLOWY, LLC
Formed in the State of Delaware
2500 Plaza 5, Suite 2548
Jersey City, NJ 07311
(716) 204-1700
E-mail: lnolan@grosspolowy.com
Attorneys for Creditor MidFirst Bank

In Re:

STEVEN ECKERT
JACQUELYN ECKERT

Debtor(s).



Order Filed on May 26, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-23905-mbk

Hearing Date: 05/18/2021

Judge: Michael B. Kaplan

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS

The relief set forth on the following pages, numbered two (2), three (3) and four (4) is hereby **ORDERED**.

DATED: May 26, 2021

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: MidFirst Bank

Applicant's Counsel: GROSS POLOWY, LLC - Lynn T. Nolan, Esq. - 039952011

Debtor's Counsel: WEISHOFF & RICHARDS, LLC -Travis J. Richards, Esq.

Property Involved ("Collateral"): 8 Hyde Lane, Westampton, NJ 08060

Relief Sought: ☒ Motion for relief from the automatic stay
☐ Motion to Dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 7 months, from 11/01/2020 to 05/01/2021.
- ☒ The Debtor is overdue for 7 payments at \$1,829.10 per month.
- ☒ The Debtor is assessed for \$266.40 late charges at \$44.40 per month.
- ☒ Applicant acknowledges suspense funds in the amount of \$1,216.18 received.

Total Arrearages Due \$11,853.92.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$7,319.10, payment shall be made no later than 5/20/2021.
- ☒ Beginning on 06/01/2021, regular monthly mortgage payments shall continue to be made in the amount of \$1,829.10.
- ☒ Beginning on 06/1/2021, additionally monthly cure payments shall be made in the amount of \$377.90 for 11 months.
- ☒ Beginning on 5/1//2022, additionally monthly cure payments shall be made in the amount of \$377.92 for 1 months.
- ☐ The amount of _____ shall be capitalized in the debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be _____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate Payment

MidFirst Bank
999 N.W. Grand Boulevard
Suite 100
Oklahoma City, OK 73118-6116

☒ Regular Monthly Payment

MidFirst Bank
999 N.W. Grand Boulevard
Suite 100
Oklahoma City, OK 73118-6116

☒ Monthly Cure Payment

MidFirst Bank
999 N.W. Grand Boulevard
Suite 100
Oklahoma City, OK 73118-6116

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within (30) day of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney's fees of \$850.00 and costs of \$188.00.

The Fees and costs are payable:

☒ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ To the Secured Creditor within ____ days.

☐ Attorney's Fees are not awarded.

In re:
Steven Eckert
Jacquelyn Eckert
Debtors

Case No. 19-23905-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 26, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	Steven Eckert, Jacquelyn Eckert, 8 Hyde Ln, Westampton, NJ 08060-3750

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lauren Moyer	on behalf of Creditor Pingora Loan Servicing LLC lmoyer@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnofices@grosspolowy.com lnolan@grosspolowy.com
Melissa S DiCerbo	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC nj-ecfmail@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Travis J. Richards	on behalf of Debtor Steven Eckert richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
Travis J. Richards	on behalf of Joint Debtor Jacquelyn Eckert richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal

District/off: 0312-3

User: admin

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Date Rcvd: May 26, 2021

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8